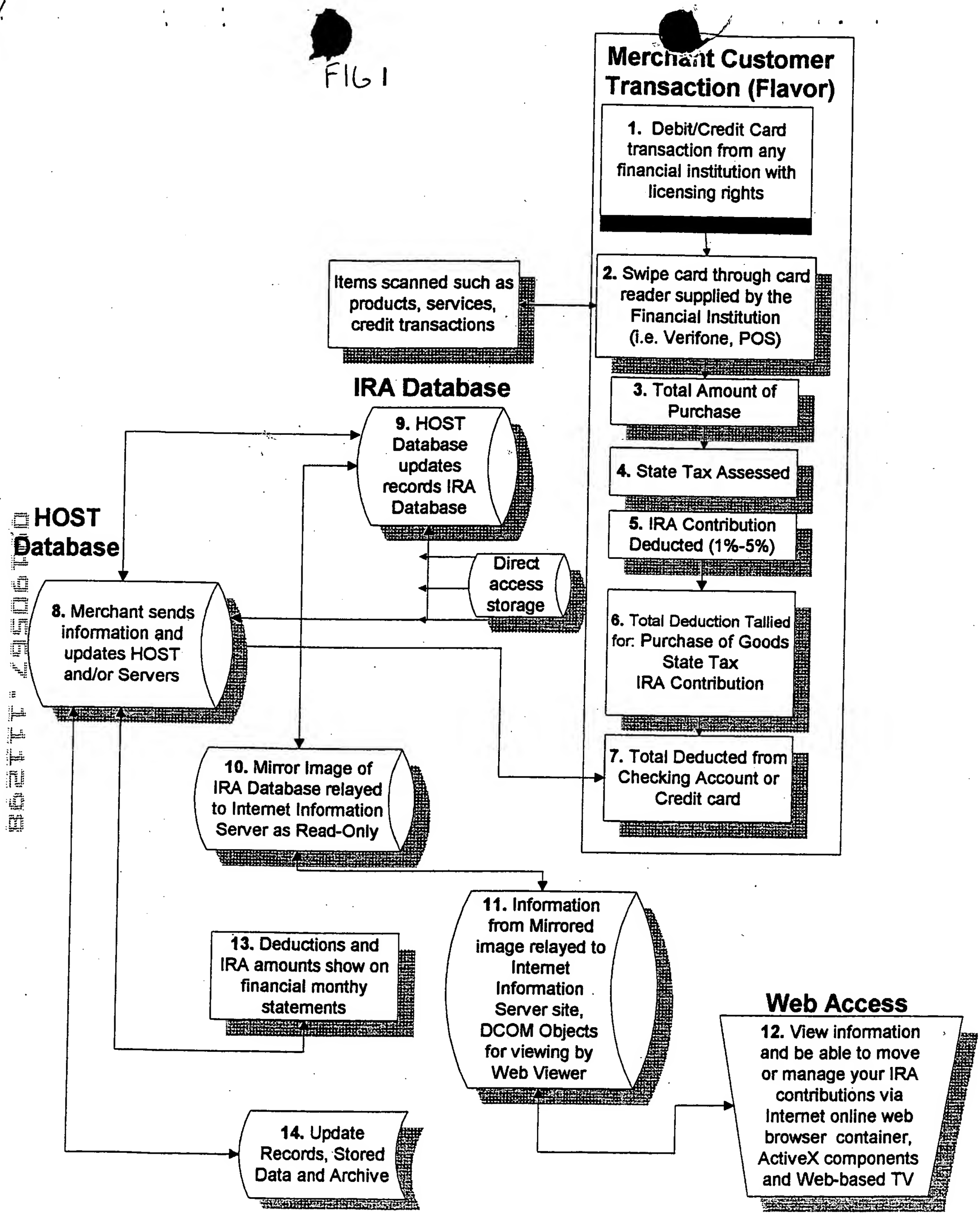
FIG 1


Merchant Customer Transaction (Flavor)
1. Debit/Credit Card transaction from any financial institution with licensing rights
2. Swipe card through card reader supplied by the Financial Institution (i.e. Verifone, POS)
3. Total Amount of Purchase
4. State Tax Assessed
5. IRA Contribution Deducted (1%-5%)
6. Total Deduction Tallied for: Purchase of Goods State Tax IRA Contribution
7. Total Deducted from Checking Account or Credit card
Items scanned such as products, services, credit transactions
IRA Database
9. HOST Database updates records IRA Database
HOST Database
Direct access storage
8. Merchant sends information and updates HOST and/or Servers
10. Mirror Image of IRA Database relayed to Internet Information Server as Read-Only
11. Information from Mirrored image relayed to Internet Information Server site, DCOM Objects for viewing by Web Viewer
Web Access
12. View information and be able to move or manage your IRA contributions via Internet online web browser container, ActiveX components and Web-based TV
13. Deductions and IRA amounts show on financial monthy statements
14. Update Records, Stored Data and Archive

6 of 12

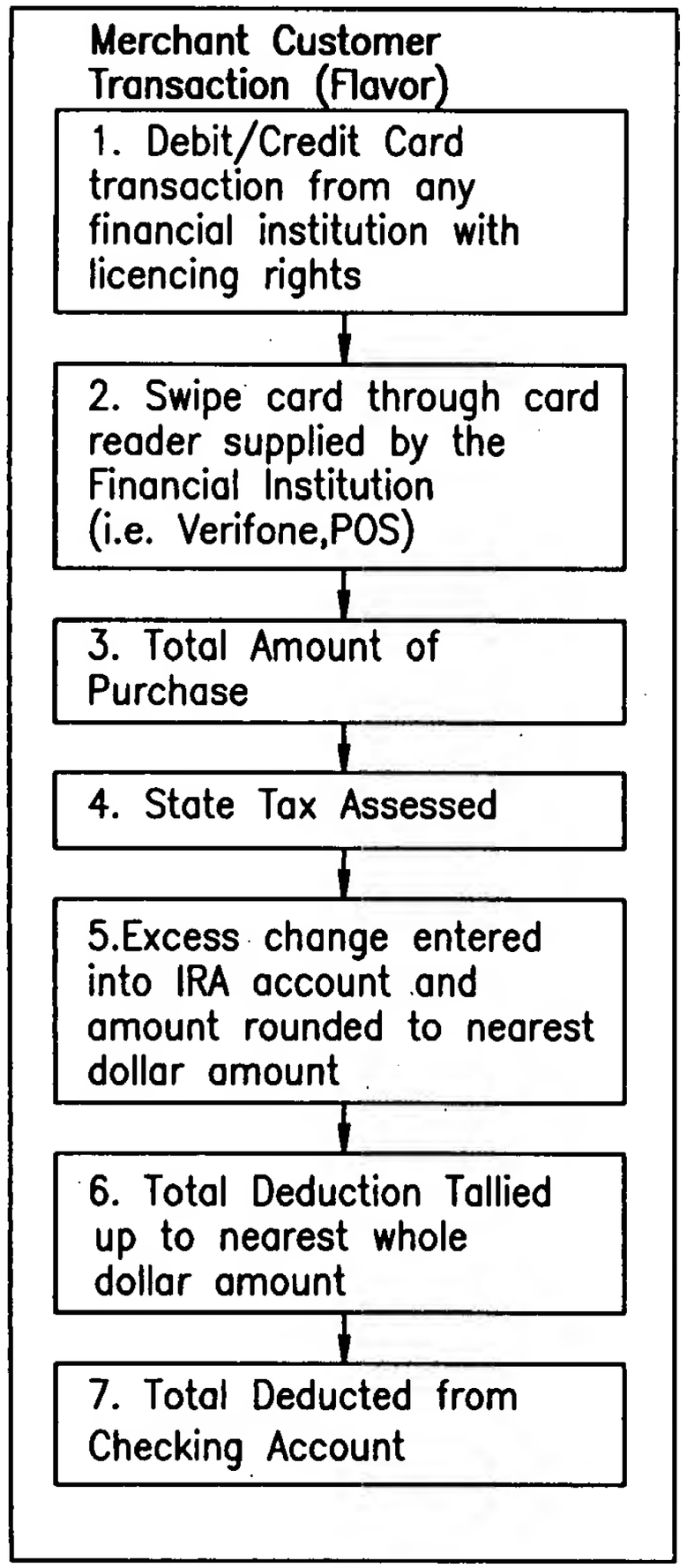

Merchant Customer Transaction (Flavor)
1. Debit/Credit Card transaction from any financial institution with licencing rights
2. Swipe card through card reader supplied by the Financial Institution (i.e. Verifone,POS)
3. Total Amount of Purchase
4. State Tax Assessed
5.Excess change entered into IRA account and amount rounded to nearest dollar amount
6. Total Deduction Tallied up to nearest whole dollar amount
7. Total Deducted from Checking Account

FIG. 2

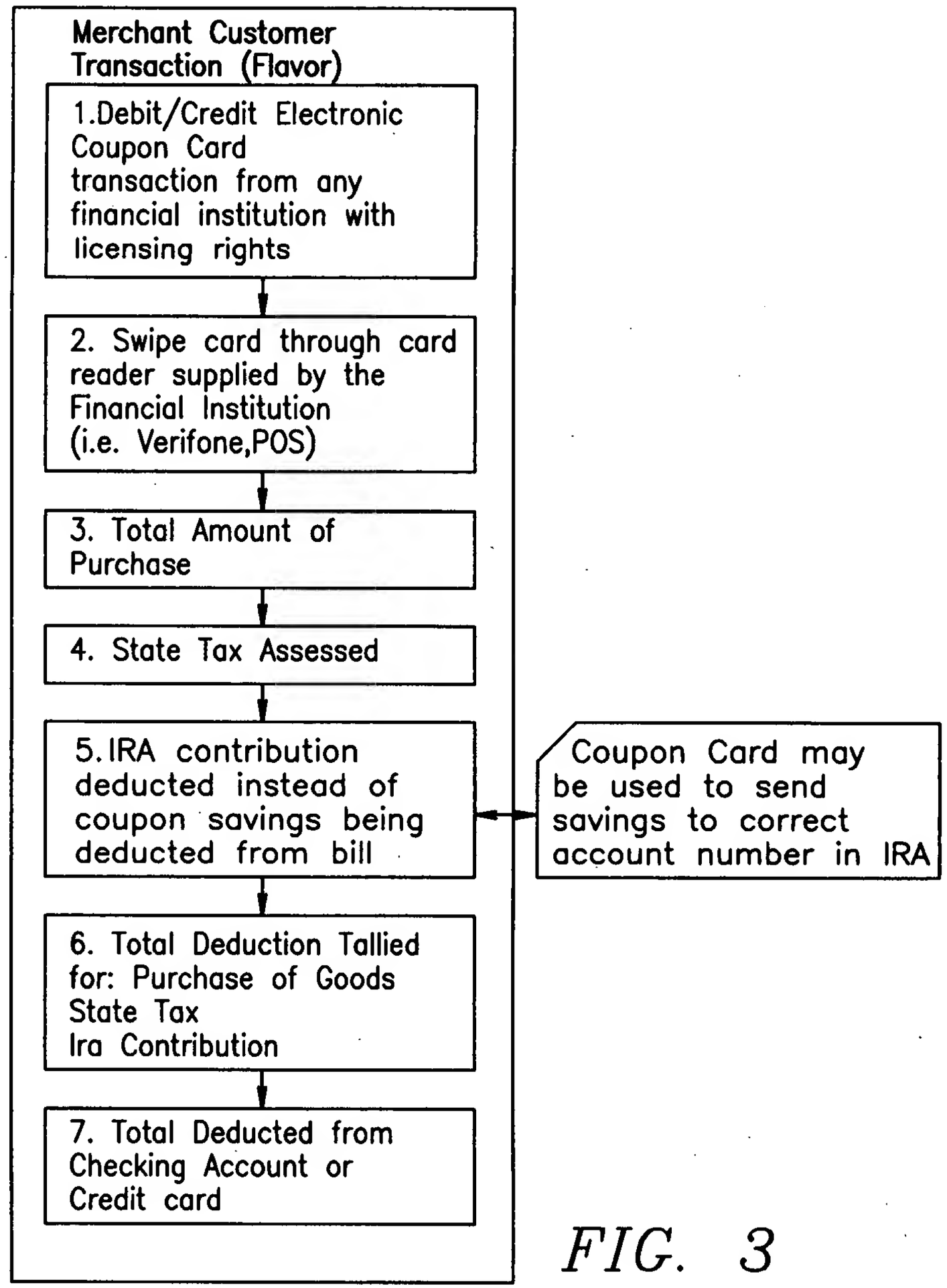

Merchant Customer Transaction (Flavor)
1.Debit/Credit Electronic Coupon Card transaction from any financial institution with licensing rights
2. Swipe card through card reader supplied by the Financial Institution (i.e. Verifone,POS)
3. Total Amount of Purchase
4. State Tax Assessed
5. IRA contribution deducted instead of coupon savings being deducted from bill
Coupon Card may be used to send savings to correct account number in IRA
6. Total Deduction Tallied for: Purchase of Goods State Tax Ira Contribution
7. Total Deducted from Checking Account or Credit card

FIG. 3

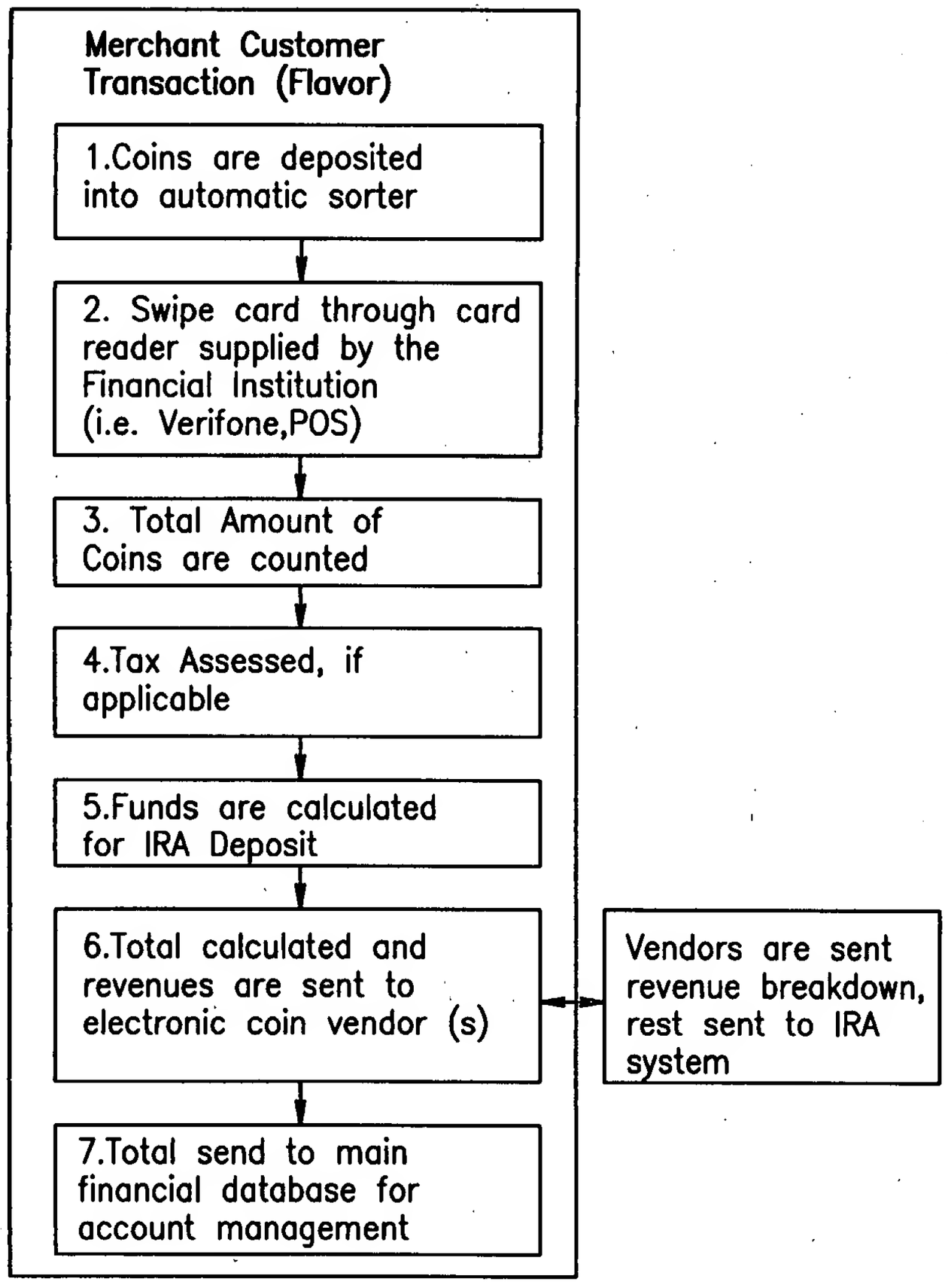

Merchant Customer Transaction (Flavor)
1.Coins are deposited into automatic sorter
2. Swipe card through card reader supplied by the Financial Institution (i.e. Verifone,POS)
3. Total Amount of Coins are counted
4.Tax Assessed, if applicable
5.Funds are calculated for IRA Deposit
6.Total calculated and revenues are sent to electronic coin vendor (s)
7.Total send to main financial database for account management
Vendors are sent revenue breakdown, rest sent to IRA system

FIG. 4

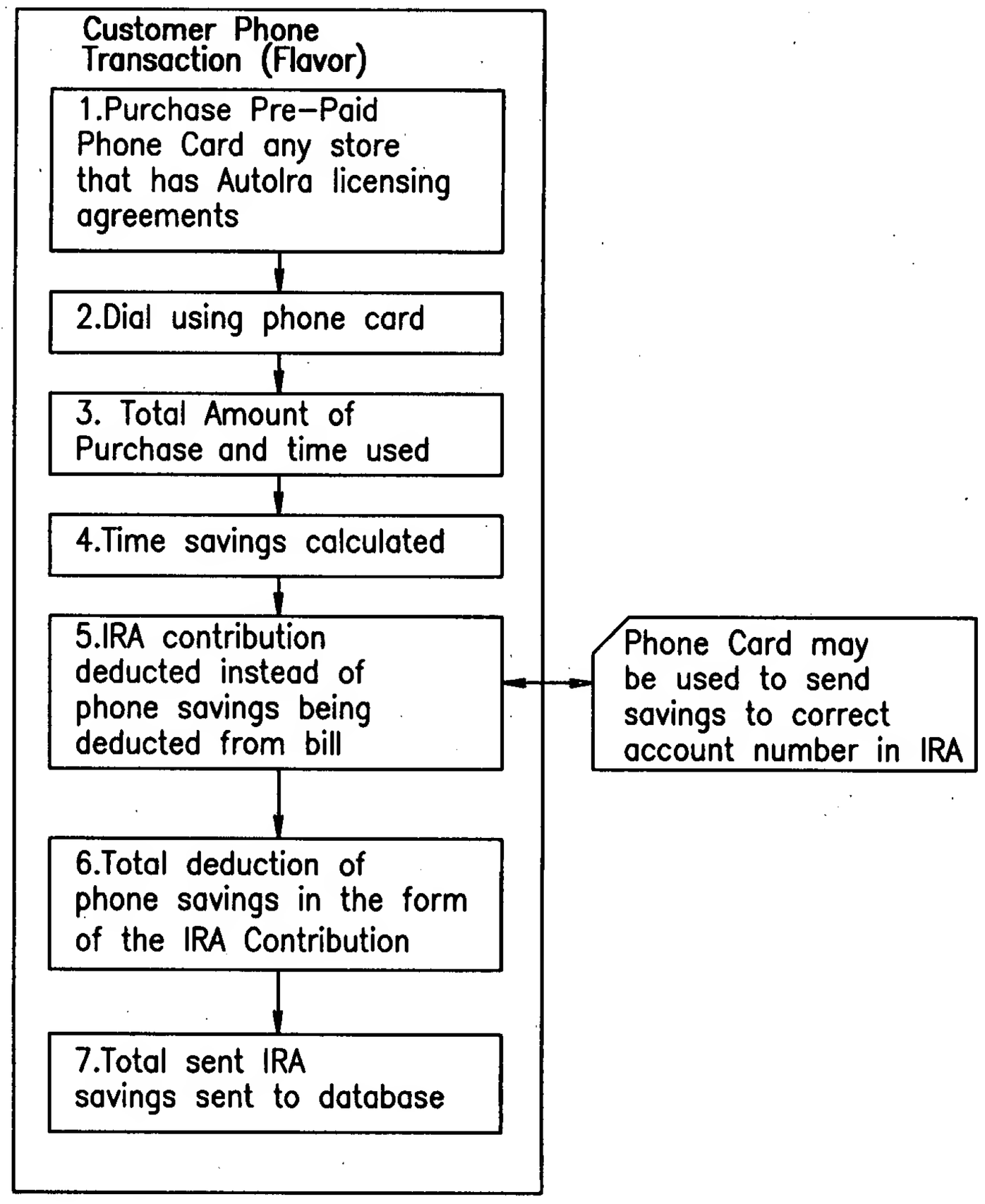

Customer Phone Transaction (Flavor)
1.Purchase Pre-Paid Phone Card any store that has AutoIra licensing agreements
2.Dial using phone card
3. Total Amount of Purchase and time used
4.Time savings calculated
5.IRA contribution deducted instead of phone savings being deducted from bill
6.Total deduction of phone savings in the form of the IRA Contribution
7.Total sent IRA savings sent to database
Phone Card may be used to send savings to correct account number in IRA

FIG. 5

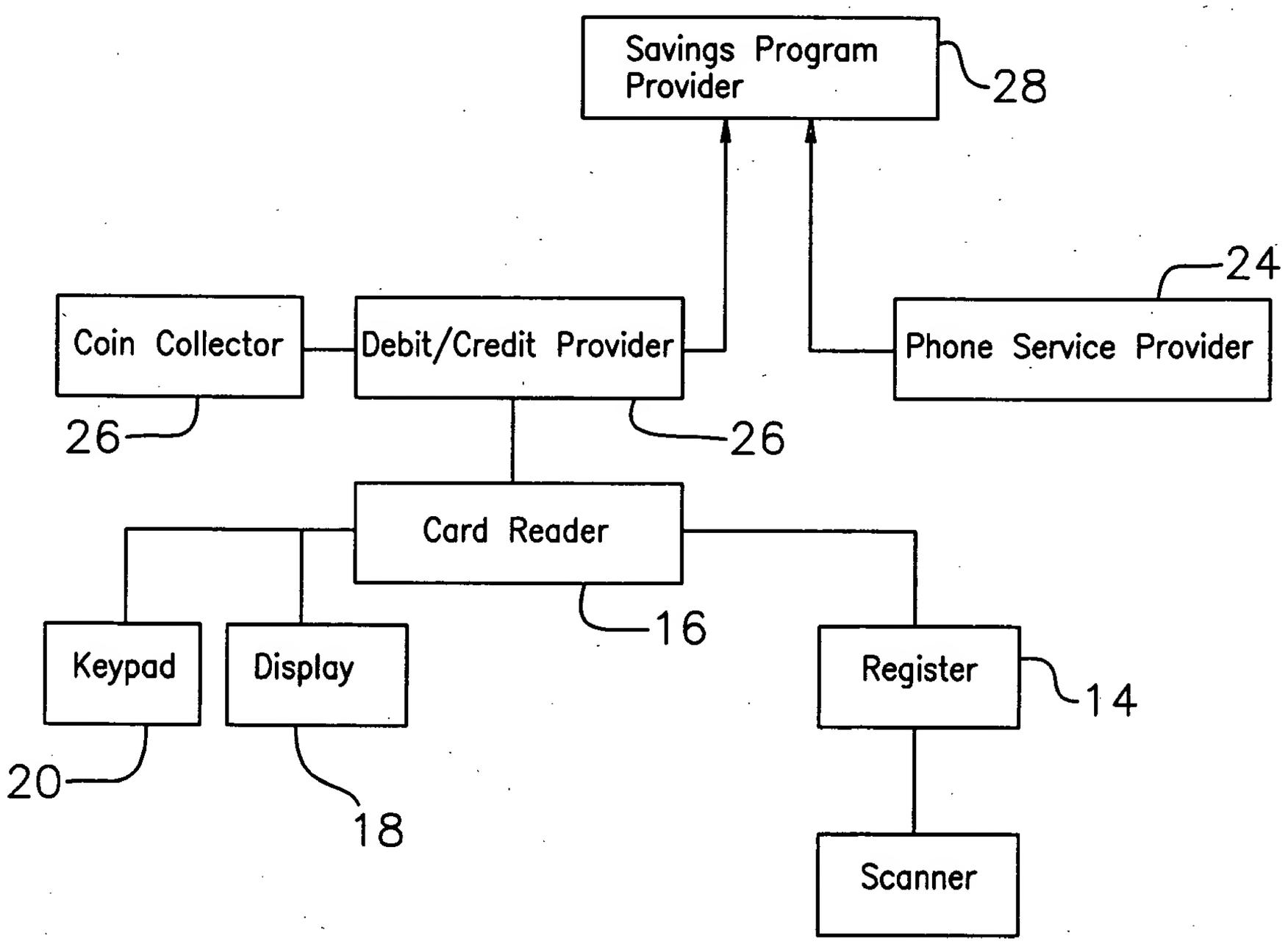


FIG. 6

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